

In re:  
Alyssa Ann Heiland  
Michael J Heiland  
Debtors

Case No. 20-12186-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Apr 25, 2025

User: admin  
Form ID: 138OBJ

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Alyssa Ann Heiland, Michael J Heiland, 54 Proudfoot Dr, Birdsboro, PA 19508-8518
14814138	+ Federal Home Loan Mortgage Corporation,, as Trustee for Freddie Mac SLST, 2022-1 Participation Interest, c/o MICHAEL PATRICK FARRINGTON, 701 Market St., Suite 5000 Philadelphia, PA 19106-1541
14499434	+ Mariner Finance, 741 Dinah Shore Blvd, Winchester, TN 37398-1424
14499436	Pa St Cu, P.o. Box 1006, Harrisburg, PA 17108
14499437	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
14538825	+ Rainbow Finance, LLC, C/O Parvez Dhillion, 1290 East Arlington Blvd. Ste 200, GreenVille, NC 27858-7854

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 26 2025 00:19:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 26 2025 00:24:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14513948	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 26 2025 00:19:00	Ascendum Education Solutions and Affiliates, PO Box 8961, Madison, WI 53708-8961
14499428	+ Email/Text: bncnotifications@pheaa.org	Apr 26 2025 00:24:00	Aes/edfund, Pob 61047, Harrisburg, PA 17106-1047
14509676	+ Email/PDF: ebn_ais@aisinfo.com	Apr 26 2025 00:21:54	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14499429	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 26 2025 00:22:06	Capital One Bank USA N, Po Box 30281, Salt Lake City, UT 84130-0281
14501224	Email/Text: mrdiscen@discover.com	Apr 26 2025 00:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14499430	+ Email/Text: mrdiscen@discover.com	Apr 26 2025 00:19:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14720722	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2025 00:24:00	Federal Home Loan Mortgage Corporation ,et al, P.O. Box 65250, Salt Lake City , UT , 84165-0250
14814031	^ MEBN	Apr 26 2025 00:03:22	Federal Home Loan Mortgage Corporation,, as Trustee, C/O KML Law Group PC, 701 Market

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14714258	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 26 2025 00:24:00	Street Suite 5000, Philadelphia, PA. 19106-1541
14814030	^ MEBN	Apr 26 2025 00:03:23	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14499433	+ Email/Text: bankruptcy@lightstream.com	Apr 26 2025 00:24:00	Lightstream, 303 Peachtree Street Northeast, Atlanta, GA 30308-3253
14501796	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2025 00:19:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14511289	+ Email/Text: JCAP_BNC_Notices@jcicap.com	Apr 26 2025 00:24:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14499435	+ Email/Text: bnc@nordstrom.com	Apr 26 2025 00:24:59	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
14518634	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 26 2025 00:21:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14527139	+ Email/Text: bankruptcynotices@psecu.com	Apr 26 2025 00:24:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14856778	+ Email/Text: BKRMailOps@weltman.com	Apr 26 2025 00:24:00	PSECU, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
14499442	Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 26 2025 00:24:00	Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Littleton, CO 80129
14557406	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 26 2025 00:24:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14501751	+ Email/Text: bankruptcy@bbandt.com	Apr 26 2025 00:24:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14499443	^ MEBN	Apr 26 2025 00:03:33	Suntrust, 600 W Broadway Ste 2000, San Diego, CA 92101-3358
14499444	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 01:01:21	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
14499445	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 26 2025 00:21:55	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
14515347	^ MEBN	Apr 26 2025 00:03:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14499441		Rainbow Finance, Llc
14499431	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14499432	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14814139	*+	Federal Home Loan Mortgage Corporation,, as Trustee for Freddie Mac SLST, 2022-1 Participation Interest, c/o MICHAEL PATRICK FARRINGTON, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
14689089	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court;, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14499438	*	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
14499439	*	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
14499440	*	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
14507416	*++++	SPECIALIZED LOAN SERVICING LLC, 8742 KENDRICK CASTILLO WAY STE 300, HIGHLANDS RANCH CO

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80129-3155, address filed with court:, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129

14720810      ##+      Federal Home Loan Mortgage Corp, c/o CHRISTOPHER A. DENARDO, Shapiro and DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 1 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 27, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name                          Email Address

CHRISTOPHER A. DENARDO

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest  
logsecf@logs.com

DAVID W. TIDD

on behalf of Debtor Alyssa Ann Heiland bankruptcy@davidtiddlaw.com

DAVID W. TIDD

on behalf of Joint Debtor Michael J Heiland bankruptcy@davidtiddlaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest  
Trust bkgroup@kmillawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest  
Trust mimcgowan@raslg.com

MILOS GVOZDENOVIC

on behalf of Creditor PSECU mgvozdenovic@weltman.com pitecf@weltman.com

SARAH K. MCCAFFERY

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-1 Participation Interest  
smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Alyssa Ann Heiland ) Case No. 20-12186-pmm  
)  
)  
Michael J Heiland ) Chapter: 13  
)  
Debtor(s). )

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 25, 2025

For The Court

Timothy B. McGrath  
Clerk of Court